





Dear Public Service Director,

Imagine if you are trying to sell your home, your most valuable financial asset, and obstacles beyond your control hamper that effort. This is precisely what can happen to Black and Latino homeowners who are twice as likely as white homeowners to get low appraisals.

Race should not determine the value of one's home. For example, one Black homeowner received an appraisal more than double the original, **after** removing family pictures, Black art, and books from her home. One should not have to **hide** their cultural identity to get a fair appraisal.

Appraisal discrimination is not new; what is new is this campaign to spotlight the issue. With your help, we can educate those most vulnerable to such bias because of their: Race - Color - National Origin - Religion - Familial Status - Disability - Sex (including Gender Identity and Sexual Orientation).

In these two new radio PSAs, called "Hide" and "Robbed," your listeners will hear how Black and Latino homeowners felt when they experienced appraisal bias.

By airing these new radio PSAs, you can help stop home appraisal discrimination in your community. Thank you in advance for your support of this important civil rights issue.

Sincerely,



*Kevin R. Cooke, Jr.*

Kevin R. Cooke, Jr.  
General Deputy Assistant Secretary  
Fair Housing and Equal Opportunity  
U.S. Department of Housing and Urban Development



*Lisa Rice*

Lisa Rice  
President and CEO  
National Fair Housing Alliance

These PSAs have NO EXPIRATION DATE

## RADIO PSA SCRIPTS

### "Hide" (:60)

**HUSBAND V/O:** After getting my promotion, the time had come to sell our home. So we got an appraisal.

**WIFE V/O:** But it was much lower than we expected. Before we had it appraised again, a friend suggested we make some changes.

**HUSBAND V/O:** I put my framed vintage Negro League Baseball shirt, our African art, and family photos into storage. And that second appraisal came back much higher!

**WIFE V/O:** It's a shame we had to hide who we are to get a fair home appraisal.

**NARRATOR V/O:** A recent study found that Black and Latino homeowners are about twice as likely as white homeowners to get low appraisals. For example, one Black homeowner received an appraisal more than double the original, after removing family photos, Black art, and books from her home.

If you believe your home has been unfairly appraised because of race or national origin, that could violate the Fair Housing Act. Contact HUD at [HUD.gov/fairhousing](http://HUD.gov/fairhousing) – that's [HUD.gov/fairhousing](http://HUD.gov/fairhousing). Everyone has a right to fair housing.

A public service message from HUD in partnership with the National Fair Housing Alliance.

## RADIO PSA SCRIPTS

### "Robbed" (:60)

**WOMAN V/O:** My husband and I were ready to sell our home of 25 years, so we got it appraised. We thought we knew what to expect, but when our home appraisal came back, we felt...robbed. Compared to a similar home right around the corner, our appraisal was \$80,000 less. That's a big difference. It was the same type of home, in the same neighborhood, in the same condition and age.

**NARRATOR V/O:** A recent study found that Latino and Black homeowners are about twice as likely as white homeowners to get low appraisals. For example, one Black homeowner received an appraisal more than double the original, after removing family photos, Black art, and books from her home.

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## AVAILABLE FOR DIGITAL DOWNLOAD

These PSAs are available for digital download below:

[www.causewaypsa.com/HUD/](http://www.causewaypsa.com/HUD/)

**No End Date For Use.**

Hide (:60, :30, :15)

Robbed (:60, :30, :15)

Please visit the following website to provide  
PSA usage information for this campaign:

<http://psa.causewaypsa.com/?p=T144335>

Please let us know your preferences on receiving  
PSAs by contacting [info@causewaypsa.com](mailto:info@causewaypsa.com).





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